Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
William E Covington Seneca Covington Debtors

Case No. 19-11071-elf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: YvetteWD Page 1 of 1 Date Rcvd: Dec 12, 2019

Form ID: pdf900 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2019. db/jdb +William E Covington, Seneca Covington, 400 N. Charlotte Street, Pottstown, PA 19464-5312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2019 at the address(es) listed below:

ANDREW M. LUBIN on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper

 $\verb|alubin@milsteadlaw.com|, & bkecf@milsteadlaw.com|$ DAVID M. OFFEN on behalf of Joint Debtor Seneca Covington dmol60west@gmail.com,

davidoffenecf@gmail.com; offendr83598@notify.bestcase.com

on behalf of Debtor William E Covington dmol60west@gmail.com,

davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

JAMES RANDOLPH WOOD on behalf of Creditor Borough of Pottstown/Pottstown Borough Authority

jwood@portnoffonline.com, jwood@ecf.inforuptcy.com

KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com

REBECCA ANN SOLARZ on behalf of Creditor PNC BANK NATIONAL ASSOCIATION

bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,

philaecf@gmail.com

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

William Eric Covington, Seneca S. Covington,

Debtor.

Chapter 13

Nationstar Mortgage LLC d/b/a Mr. Cooper, Movant, Case No.: 19-11071-elf

vs.

William Eric Covington, Seneca S. Covington, Debtor / Respondent,

and

William C. Miller, Esq.,

Trustee / Respondent.

STIPULATION VACATING ORDER GRANTING RELIEF AND IN SETTLEMENT OF CERTIFICATION OF DEFAULT

Nationstar Mortgage LLC d/b/a Mr. Cooper ("Mortgagee"), and Seneca S.

Covington and William Eric Covington ("Debtor"), by and through their respective counsel, hereby stipulate and agree as follows (as used herein the singular shall include the plural and the masculine shall include the feminine):

- 1. The parties agree that the Order Granting Motion For Relief Upon Certification of Default is hereby vacated and the automatic stay as provided for by 11 U.S.C. §362 shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
- 2. Mortgagee is holder of a mortgage which is a lien on real property owned by Debtor known as and located at 400 N Charlotte Street, Pottstown, PA 19464 ("the Property").
- 3. The parties certify that there is a post-petition delinquency which is to be cured pursuant to the terms of this stipulation said delinquency consisting of the following:

| 2 Payments @ 1,158.37 (10/01/2019 - 11/01/2019) | \$2,316.74 |
|---|------------|
| Post-petition attorney fees and costs | \$300.00 |
| Less Suspense Balance | (\$550.79) |
| Total Post-Petition Arrears | \$2,065.95 |

- 4. The total post-petition arrears in the amount of \$2,065.95 will be capitalized into and paid through the Debtor's Chapter 13 Plan. Debtor has filed a modified plan which includes the post-petition arrears. The Secured Creditor shall file an amended Proof of Claim to include the post-petition arrears as stated in this Stipulation.
- 5. Commencing on December 1, 2019, Debtor shall resume making regular monthly mortgage payments currently in the amount of \$1,158.37 and will pay late charges if applicable.
- 6. Should Debtor's regular monthly payment amount change, Debtor shall be notified of such change by Mortgagee, and the monthly payment amount due under the terms of this stipulation shall change accordingly.
- 7. Should Debtor fail to make any of the payments required by the terms of this stipulation, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than thirty (30) days late, Mortgagee may send Debtor and Debtor's counsel a written notice of default of this stipulation. If the default is not cured within ten (10) days of the date of said notice, counsel for Mortgagee may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the automatic stay as to the Property. In the event a Notice of Default is issued and the Debtor remits a partial payment, it is agreed that acceptance of partial payment by the Mortgagee during the cure period shall not constitute a satisfaction or waiver of the Notice of Default. Absent a full cure of the Notice of

Default, Mortgagee may file its Certification of Default with the Court and pursue the entry of a relief order.

8. In the event the instant bankruptcy case is converted to a case under Chapter 7, this shall constitute a default under the terms of this Stipulation, counsel for Mortgagee may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the automatic stay as to the Property.

STIPULATED AND AGREED TO BY:

David M. Offen, Esquire

The Curtis Center 601 Walnut Street Suite 160 West

Philadelphia, PA 19106 Attorney for Debtor

Andrew M. Lubin, Esquire

MILSTEAD & ASSOCIATES, LLC

1 E. Stow Road Marlton, NJ 08053 Attorney for Movant Dated:

Dated: 12 / 10 /

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| IN RE: | |
|--|------------------------|
| William Eric Covington, Seneca S. Covington, | |
| | Chapter 13 |
| Debtor | |
| | Case No.: 19-11071-elf |
| Nationstar Mortgage LLC d/b/a Mr. Cooper, | |
| Movant, | |
| VS. | |
| William Eric Covington, Seneca S. Covington, | |
| Debtor / Respondent, | |
| and | |
| William C. Miller, Esq., | |
| Trustee / Respondent. | |

ORDER

IT IS HEREBY ORDERED that the Stipulation of Settlement filed on December 10, 2019 with regard to the above matter (Doc. # 77) is APPROVED.

Date: 12/11/19

ERIC L. FRANK U.S. BANKRUPTCY JUDGE